

United States Bankruptcy Court
District of South Carolina

Case Number: 18-01889-dd

Chapter: 7

In re:

JoEtta Hawkins Laswell
aka JoEtta Monk, aka JoEtta Freeman

Entered By The Court
7/16/18

**ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING
THE CASE**

Filed By The Court

7/16/18
Laura A. Austin
Clerk of Court
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtors(s), **JoEtta Hawkins Laswell, are granted a discharge;**
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

IT IS SO ORDERED.



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of South Carolina

In re:
 JoEtta Hawkins Laswell
 Debtor

Case No. 18-01889-dd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-2

User: admin
 Form ID: 166BNC

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db
 543409239 +JoEtta Hawkins Laswell, 13492 Browns Ferry Road, Georgetown, SC 29440-7569
 +Allison Sippel Peteet, Georgetown County Treasurer, P.O. Box 421270,
 Georgetown SC 29442-4200
 543409242 American Mint, P.O. Box 10, Mechanicsburg PA 17055-0010
 543409244 Athens-Limestone Hospital, P.O. Box 2252 Dept. 3120, Birmingham AL 35246-3120
 543409247 Branch B&t, Credit Card Disputes, Wilson NC 27894
 543409254 +CDC Properties LLC, 158 Naomi Drive, Rogersville AL 35652-6888
 543409251 +Ccs/first National Ban, 500 E 60th St N, Sioux Falls SD 57104-0478
 543409255 +Centerpoint Energy Ent, Po Box 1700, Houston TX 77251-1700
 543409256 +Chase Auto, Po Box 901003, Ft Worth TX 76101-2003
 543409258 +Chip Daniels, Bail Bond, 913 Church Street, Georgetown SC 29440-3511
 543409260 +City of Athens Alabama, P.O. Box 1089, Athens AL 35612-1089
 543409261 +Dept Of Ed/582/nelnet, Po Box 173904, Denver CO 80217-3904
 543409252 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Ccs/first Savings Bank, 500 East 60th St North,
 Sioux Falls SD 57104)
 543409264 First Savings Credit Card, P.O. Box 2509, Omaha NE 68103-2509
 543409265 +First Svg Co, 500 East 60th St North, Sioux Falls SD 57104-0478
 543409266 +Fnb Hot Sprg, P O Box 22090, Hot Springs AR 71903-2090
 543409267 Forbes Heating & Air, 3924 Highmarket Street, Georgetown SC 29440
 543409271 Island Medical Athens, LLC, P.O. Box 74595, Cleveland OH 44194-0002
 543409273 National Park Medical Center, P.O. Box 290429, Nashville TN 37229-0429
 543409274 +Nissan Motor Acceptanc, Po Box 660360, Dallas TX 75266-0360
 543409277 Southern Medical Associates, P.O. Box 3239, Florence SC 29502-3239
 543409282 +Tidelands Health, P.O. Box 421718, Georgetown SC 29442-4203
 543409283 UCI Medical Affiliates, Patient billing services- Doctor's Care, P.O. Bix 63418,
 Charlotte NC 28263-3418
 543409284 +US Dept. of Education, P.O. Box 7860, Madison WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QKCAMPBELL.COM Jul 17 2018 02:03:00 Kevin Campbell, PO Box 684,
 Mount Pleasant, SC 29465-0684
 543409240 +EDI: GMACFS.COM Jul 17 2018 02:03:00 Ally Financial, 200 Renaissance Ctr,
 Detroit MI 48243-1300
 543409241 EDI: AMEREXPR.COM Jul 17 2018 02:03:00 American Express, P. O. Box 360001,
 Fort Lauderdale FL 33336-0001
 543409243 +EDI: AMEREXPR.COM Jul 17 2018 02:03:00 Amex, Po Box 297871,
 Fort Lauderdale FL 33329-7871
 543409246 EDI: BANKAMER.COM Jul 17 2018 02:03:00 Bk Of Amer, Po Box 982238, El Paso TX 79998
 543409245 E-mail/Text: bankruptcy@bbandt.com Jul 16 2018 22:06:01 Bb&t, Po Box 1847,
 Wilson NC 27894
 543409248 EDI: CAPITALONE.COM Jul 17 2018 02:03:00 Capital One, 15000 Capital One Dr,
 Richmond VA 23238
 543409249 +EDI: CAPITALONE.COM Jul 17 2018 02:03:00 Capital One-Buy Power, 26525 N Riverwoods Blvd,
 Mettawa IL 60045-3440
 543409250 +EDI: CAPITALONE.COM Jul 17 2018 02:03:00 Capital One-Quicksilver, 15000 Capital One Dr,
 Richmond VA 23238-1119
 543409257 +EDI: CHASE.COM Jul 17 2018 02:03:00 Chase Card, Po Box 15298, Wilmington DE 19850-5298
 543409259 +EDI: CITICORP.COM Jul 17 2018 02:03:00 Citi, Po Box 6241, Sioux Falls SD 57117-6241
 543409262 +EDI: DISCOVER.COM Jul 17 2018 02:03:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington DE 19850-5316
 543409263 +EDI: AMINFOFP.COM Jul 17 2018 02:03:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls SD 57104-4868
 543409268 +E-mail/Text: bankruptcies@foxcollection.com Jul 16 2018 22:06:09 Fox Collection Center,
 Radiology of Huntsville, 454 Moss Trail, Goodlettsville TN 37072-2029
 543409270 EDI: IRS.COM Jul 17 2018 02:03:00 Internal Revenue Service, P.O. Box 57,
 Bensalem PA 19020
 543409272 EDI: RMSC.COM Jul 17 2018 02:03:00 Lowe's, P.O. Box 530914, Atlanta GA 30353-0914
 543409521 +EDI: PRA.COM Jul 17 2018 02:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 543409275 +E-mail/Text: Bankruptcy@redfcu.org Jul 16 2018 22:06:06 Redstone Fcu, 220 Wynn Dr Nw,
 Huntsville AL 35893-0001
 543409276 +E-mail/Text: bankruptcy@sctax.org Jul 16 2018 22:06:25 SC Department of Revenue,
 P.O. Box 12265, Columbia SC 29211-2265
 543409278 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jul 16 2018 22:06:17 State Farm,
 One State Farm Plaza, Bloomington IL 61710-0001
 543409279 +EDI: STFM.COM Jul 17 2018 02:03:00 State Farm Fncl Svcs F, 3 State Farm Plz,
 Bloomington IL 61791-0002
 543409280 +EDI: RMSC.COM Jul 17 2018 02:03:00 Synch/belk, Po Box 965028, Orlando FL 32896-5028
 543409281 EDI: RMSC.COM Jul 17 2018 02:03:00 Synch/walmart, Po Box 965024, El Paso TX 79998
 543409285 EDI: RMSC.COM Jul 17 2018 02:03:00 Walmart, Po Box 965024, El Paso TX 79998

TOTAL: 24

District/off: 0420-2

User: admin
Form ID: 166BNC

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Total Noticed: 48

Date Rcvd: Jul 16, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
543409269* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Fsb Blaze, 5501 S Broadband Ln, Sioux Falls SD 57108)
543409253 ##+CDC Properties LLC, 24775 Savannah Trail, Athens AL 35613-5311

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 16, 2018 at the address(es) listed below:

C. Reuben Goude on behalf of Debtor JoEtta Hawkins Laswell reubengoude@earthlink.net
Kevin Campbell kcampbell@campbell-law-firm.com, kcampbell@ecf.epiqsystems.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 3